

# Student Insurance 2023 - 2024

Blue Cross Blue Shield of Alabama



AUBURN UNIVERSITY

OFFICE OF INTERNATIONAL PROGRAMS



# Contact Insurance

**Supervisor  
Student and  
Scholar  
Health  
Insurance**



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**Administrative  
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**Walk-in Hours** >

- Monday: 9AM to 11AM
- Tuesday: 1PM to 3PM
- Wednesday: 9AM to 11AM
- Thursday: 1PM to 3PM
- Friday: Appointments Only

**Slide 2**

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**AW1** Amy Wright, 1/4/2021



# Enrollment



- We get your information and request AcademicHealth Plans to enroll you with BCBS of AL.
- International students and Graduate students with an assistantship will be automatically enrolled and charged for coverage.
  - **Must request enrollment for dependents**
  - **Dependents also need to be enrolled from the date of entry and on-going during the remainder of their stay. Please be sure to request enrollment for your dependent(s) from the date of entry and for the following semester as well.**



# MyAccount



[Home](#) [Benefits](#) [Enroll/Cost](#) [Opt-Out](#) [Enhanced Products](#) [Get Help](#) ▾

- **Auburn.mycare26.com**
- Insurance card
- Search for in-network providers
- View claims
- Free TeleDoc or Behavioral Health
- Update personal information
- Live chat options 24/7

2023-2024

## Auburn University

Welcome to My Care 26! Your one stop to find information about the insurance your school provides.

Explore the Plan

Begin Enrollment

Dental & Vision Options

Already Enrolled?

Access my Account

[Scroll down for more options...](#)





# Planning Your Visit

- **Auburn University Medical Clinic (AUMC)** \$25 copay
- Visit first unless outside of business hours or closed
- **In network** \$250 deductible 20% coinsurance (your insurance will cover more)
- Doctors and hospitals that have agreed to provide health care services at set rates.
- **Out of network** covered at 60% of the allowed amount subject to policy year deductible \$500
- **Women's Clinic (OBGYN)**- No referral necessary
- **Any other specialists**- must get referral from AUMC



# Insurance Terms

- **Copay**

fixed amount due at the time of appointment  
\$25 for AUMC

- **Deductible**

the amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay  
(*In Network*: \$250/person/policy year)

- **Coinsurance**

percentage amount (20%) that the patient is responsible for after the deductible is met (*In Network*)

*specialists*: 80% coinsurance paid subject to deductible



# Blue Cross and Blue Shield Helpful Information



Ambulance charges covered at 80% of the allowed amount subject to policy year deductible.



Emergency visits \$100 copay covered at 80% of the allowed amount subject to deductible. Copay is waived if admitted with services covered at 80% of the allowed amount subject to the deductible.



COVID – 19 Testing

Covered by BCBS of AL (copay and deductible may apply)

If positive, treatment would be provided like any other illness or treatment



# Dental & Vision (voluntary)

Offering a direct-to-consumer voluntary dental and vision product through **AcademicHealth Plans with Blue Cross and Blue Shield of Alabama**

**[Auburn.mycare26.com](http://Auburn.mycare26.com)**

Will pay directly through website for coverage

**Administrative Support**

- ID cards
- Claims processing





# Waiving Out of BCBS of AL

- Waiving out of our insurance IS possible:
- A waiver is a document filled out to indicate that you already have insurance. It prevents students from being enrolled into the mandatory SHIP (student health insurance plan) with BCBS and charged for insurance.
  - Insurance must be equal to or better than what is offered by the university.
    - Repatriation
    - Deductible to not exceed \$500
    - No pre-existing condition clause
- Please follow this link to waive out of the insurance: **[auburn.mycare26.com](http://auburn.mycare26.com)**
- You can check the opening and closing of the waiver portal on the website as well
- We request that you allow up to 7 business days to waive out. If you do not see a charge removal, email [insurance@auburn.edu](mailto:insurance@auburn.edu).



# Helpful Information

How  
does the  
Waiver  
process  
work?



Students **MUST** submit a waiver every **academic year!** Every new academic year starts in the Fall.



Once your waiver is submitted and approved it will remain effective for that policy year.



If you submit your waiver during Spring, you will still need to resubmit a new one in the upcoming Fall semester.



# Frequently Asked Questions

**How do I pay for my insurance?** Your insurance premium is placed on your eBill, this means that you can pay for your insurance like you would pay for your tuition.

**I was charged during the Fall term; my classes are for Spring?** If you are an international student entering the United States before 08/16/2023 then, yes you were charged during the Fall semester. Insurance for the Spring term begins 02/16/2024 and ends 08/15/2024. All new international students will be charged for early arrival.

**How much is the insurance for Fall, Spring, and Summer?** The fall premium is \$931.60. The spring premium is \$921.80, and the summer premium is \$465.80. If you are a graduate student on an assistantship, you will receive a subsidy in the amount of -\$507 for the Fall and Spring/Summer semester. The Summer semester subsidy will be calculated at 50% of the monthly rate for the term.



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Auburn University, Office of International Programs  
[www.auburn.edu/international](http://www.auburn.edu/international)